

Amendments to the Claims:

The listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

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✓ [Claims 1-20 (Canceled)]

21. (New) A computerized method for employing a transaction agency to electronically transfer a two-part file from a seller to a buyer, wherein said two-part file includes a header and a content and said method comprises the steps of:

C |      encrypting said file, wherein at least a portion of the content is encrypted by the seller using a private key, and wherein the overhead includes the private key and is encrypted using a public key provided by the transaction agency;

          presenting said encrypted file on the internet for transfer to the buyer; and

          decrypting said file, wherein the overhead is decrypted by the transaction agency for the buyer, using the public key to reveal the private key, and further wherein the buyer uses the private key to decrypt the content and complete the transfer of the file to the buyer.

22. (New) A method as recited in claim 21 wherein the overhead is encrypted by the transaction agency.

23. (New) A method as recited in claim 21 wherein the overhead is encrypted by the seller.

24. (New) A method as recited in claim 21 wherein said two-part file is periodically changed.

C 25. (New) A method as recited in claim 21 wherein the overhead contains commercial material about said file, including pricing and payment terms.

26. (New) A method as recited in claim 25 wherein said file further comprises a header containing clear-text advertising material about the content and informational material about the seller.

27. (New) A method as recited in claim 21 wherein the content includes work selected from a group consisting of books, documents, pamphlets, movies, songs, games, pictures and software.

